

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Joseph B. Cadet
DebtorCase No. 11-10135-amc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi
Form ID: 3180WPage 1 of 2
Total Noticed: 12

Date Rcvd: Nov 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2016.

db +Joseph B. Cadet, 1209 Knorr St., Philadelphia, PA 19111-4931
 12517083 +Brad J. Sadek, Esq., 1315 Walnut St., Ste 804, Philadelphia, PA 19107-4708
 12803598 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr.,
 Lewisville, TX 75067-4177)
 12764721 +Selene Finance LP, c/o Kimberly A. Bonner, Esq, Zucker, Goldberg & Ackerman, LLC,
 200 Sheffield St, Mountainside, NJ 07092-2315
 12262534 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Nov 29 2016 01:40:08 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 29 2016 01:39:49
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 29 2016 01:40:07 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12332173 EDI: CHASE.COM Nov 29 2016 01:28:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 12933670 EDI: AIS.COM Nov 29 2016 01:28:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 12430064 EDI: PRA.COM Nov 29 2016 01:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 12510752 +EDI: RESURGENT.COM Nov 29 2016 01:28:00 PYOD LLC its successors and assigns as assignee of,
 Citibank, NA, NA, c/o Resurgent Capital Services, PO Box 19008,
 Greenville, SC 29602-9008

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12933680* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
 Houston, TX 77210-4457
 12933672* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
 Houston, TX 77210-4457
 12933679* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
 Houston, TX 77210-4457

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 30, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2016 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor NATIONSTAR MORTGAGE, LLC paeb@fedphe.com
 ANDREW SPIVACK on behalf of Creditor Aurora Bank FSB paeb@fedphe.com
 BRAD J. SADEK on behalf of Brad J. Sadek brad@sadeklaw.com
 BRAD J. SADEK on behalf of Debtor Joseph B. Cadet brad@sadeklaw.com
 DANIELLE BOYLE-EBERSOLE on behalf of Creditor Selene Finance LP debersole@hoflawgroup.com,
 bbleming@hoflawgroup.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Aurora Loan Services, LLC bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 KEVIN S. FRANKEL on behalf of Creditor NATIONSTAR MORTGAGE, LLC pa-bk@logs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

KIMBERLY A. BONNER on behalf of Creditor AURORA BANK FSB amps@manleydeas.com
KIMBERLY A. BONNER on behalf of Creditor Aurora Bank FSB amps@manleydeas.com
LEEANE O. HUGGINS on behalf of Creditor NATIONSTAR MORTGAGE, LLC pakb@logs.com
PETER J. MULCAHY on behalf of Creditor Aurora Loan Services, LLC paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

Information to identify the case:			
Debtor 1	<u>Joseph B. Cadet</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 11-10135-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph B. Cadet

11/28/16

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.